

T&M Financial, Inc.
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Policy on Protection of Consumer Information and Records

T&M Financial, Inc. is required to meet the requirements of the SEC Regulation S-P, “Privacy of Consumer Financial Information” (“Privacy Act”).

In part, the Privacy Act requires that each investment adviser adopt policies and procedures that address the protection of customer information and records.

In order to comply with SEC Regulation S-P, T&M Financial, Inc. is providing you with this statement regarding its policies on the handling of confidential consumer information. This makes up T&M Financial, Inc.’s Policy on Protection of Consumer Information and Records.

T&M Financial, Inc. receives confidential information in the course of its business. This includes questionnaires that have been filled out by its clients. These may contain social security numbers, home addresses, annual income, net worth, education background, Employer Identification Numbers and other related data that is essential for T&M Financial, Inc. to have in providing advisory services to clients.

It is the policy of T&M Financial, Inc. to keep all such records in utmost confidence. It is also T&M Financial, Inc.’s policy not to release such information to any third party. Tandem has no affiliates who would need or want such information. T&M Financial, Inc.’s employees are initially and continually alerted to the fact that T&M Financial, Inc. obtains confidential information about its clients which must be held in the strictest confidence.

T&M Financial, Inc. does not disclose any non-public personal information about its clients to anyone, except as permitted by law.

T&M Financial, Inc. restricts access to anyone’s personal information to those T&M Financial, Inc. employees who need to know that information to provide products or services to its customers. T&M Financial, Inc. maintains physical, electronic, and procedural safeguards to guard customers’ non-public personal information. These safeguards include keeping all confidential information within premises that are locked or manned at all times, maintaining a strict confidentiality policy, and discussing T&M Financial, Inc.’s confidentiality policies at its company meetings.

Please do not hesitate to contact T&M Financial, Inc. if you have any questions regarding the protection of your confidential information.